

North Florida District News

America's Small Business Resource

U.S. Small Business Administration
North Florida District Office

7825 Baymeadows Way; Suite 100B
Jacksonville, FL 32256
(904) 443-1900
(904) 443-1980
<http://www.sba.gov/fl/north/>
lola.kress@sba.gov

March 2005
Volume 2 Issue 1

In this issue:

Save the Dates	page 1
District Director Message	page 2
Regional Administrator	page 2
NEC News	Page 3
SCORE News	page 4
SCORE Office Listing	page 4
8(a) News	page 4
Photos	page 5
SBA Success Story	page 6
Lender News	page 7
504 Loans & 7(a) Loans	page 8
SBA Loans by County	page 9

For More Information: SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory, or call the SBA Answer Desk.

SBA Answer Desk:
1-800 U ASK SBA

Fax: 202-205-7064

E-mail: answerdesk@sba.gov

TDD: 704-344-6640

Your rights to regulatory fairness:
1-800-REG-FAIR

SBA Home Page: www.sba.gov

All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.



SBA Expo '05: Celebrating national Small Business Week
Coming to Washington DC April 26 through 28th, 2005. For registration information, please visit www.sba.gov/expo/.

Business Matchmaking Returning to Jacksonville!!

WHAT: Business Matchmaking
WHERE: University Center, University of North Florida
WHEN: Tuesday, September 20th

Come and participate in the Second MED Week Matchmaker Event to further your networking and contracting opportunities!

MORE INFORMATION TO COME SOON!

SAVE THE DATE

13th Annual Small Business Week

Celebration

&

LENDER AWARDS

Thursday, May 12th, 2005

University of North Florida

University Center

11:30 am to 1:30 pm

Message from District Director . . .

Wilfredo J. Gonzalez



The SBA North Florida District Office would like to welcome TWO new Women business Centers to North Florida!!! These are two of 21 new centers and 49 existing centers across the country receiving a combined \$6.885 million in a fresh round of funding announced by the SBA. These grants are in addition to the 35 existing centers that received \$5.1 million in total funding in July, bringing the number of funded Women's Business Centers to 105. The Jacksonville Women's Business Center is partially funded by the U.S. Small Business Administration and works in conjunction with existing partners such as the Jacksonville Chamber's Small Business Center and the Chamber Alliance for Small Enterprises (Ch.A.S.E.). Sandy Bartow has been selected to serve as the Executive Director of the Women's Business Center. Ann Brown-Payne, President & CEO of the Minority/Women Business Enterprise Alliance, Inc. received funding to open the Alliance Women's Business Center in Orlando. The Orlando grant requires match funding and additional support will be solicited from banks, foundations and corporations. Universal Orlando has already made the first private corporate donation to the center.

The WBC program, administered by the SBA's Office of Women's Business Ownership (OWBO), provides female entrepreneurs with the resources they need to start and grow a business. Each site is required to match a portion of the federal funds with private contributions, and services are tailored to the community in which the WBC is located. The WBC program provides funding for an initial five-year term.

The program also offers an online Women's Business Center that can be accessed 24 hours a day at <http://www.onlinewbc.gov/>. For more information on the SBA's Women's Business Center Program or to find the location of the nearest center, contact your local SBA office or visit the Office of Women's Business Ownership's home page at www.sba.gov/financing/special/women.html.



The Jacksonville Women's Business Center is located at 5000-3 Norwood Ave., Jacksonville, FL 32202 (904) 924-1100 ext. 252.

The Alliance Women's Business Center is located at 625 East Colonial Dr., Orlando, FL 32083 (407) 428-5860.

Pictured above: Sandy Bartow, Executive Director, Jacksonville Women's Business Center

A Message from the SBA Region IV Regional Administrator, Nuby Fowler:

THE SKY'S THE LIMIT

There is an old anecdote about the first successful launch of an American steam ship. As the story goes, an old farmer stood on the river bank watching the festivities, with arms crossed and skeptical expression he exclaimed, "they'll never get her going – she'll never work." As the huge paddle wheel began to turn, steam rising from the boat's great chimney, the man's expression never changed. He never flinched as he watched the boat make its way down river. It was a landmark day for modern transportation and the beginning of a new industrial era in America. But this man's only retort was, "they'll never get her stopped."



Resistance to progress is not new, nor is it uncommon. Unhappily, those who remain mired in the past very often find themselves on the riverbank as the world moves on by. I am committed to the belief that we are only limited by our ability to see the possibilities before us. It has scarcely been a generation since it was commonly believed that women and minorities were not suited for business nor elected office. Remember just a decade ago when many economic "experts" predicted the Dow Jones Industrial Average would never reach 10,000? Likewise, those who believed that SBA had reached its full market potential just a few years ago have seen the phenomenal growth in the agency's economic impact, which for now at least seems limitless. In each case, forward thinkers won the day over the naysayers.

Unquestionably, we are being challenged like never before as we work toward achieving what sometimes seem to be very ambitious goals. As with so many opportunities in life, we have a choice of letting the circumstances frustrate our efforts or we move beyond the emotion and commit our energy to developing new and innovative strategies for helping America's small businesses succeed.

When you consider the distance we have traveled in just a few short years, it is clear that our combined efforts are paying off. Truly the sky is the limit. Thanks to the combined efforts of a very capable SBA staff, along with our dedicated lending and technical assistance partners, the future of SBA is very bright indeed.

NEC NEWS



DISNEY/SBA NATIONAL ENTREPRENEUR CENTER PROGRAM TO DATE ACTIVITY

The Disney/SBA National Entrepreneur Center (NEC) is a community partnership dedicated to the support and success of entrepreneurs. In one single location, the NEC houses a network of service providers and other resources, including business counseling, training, financial assistance and a comprehensive software lab. The NEC's major sponsors are Walt Disney World Company, U.S. Small Business Administration, University of Central Florida and Orange County Government.

The NEC is only the second of its kind in the nation. The other Center is located in San Jose, California. The Florida NEC opened June 26, 2003. NEC activity has exceeded all expectations. Since inception (July 1, 2003 – December 31, 2004), NEC Service Providers:

Counseled and trained more than 18,000 clients

Made over 100,000 contacts

Facilitated the origination of over 210 loans

Created or retained approximately 2,100 jobs

Facilitated over 160 new business starts

**For more information on the Disney/SBA National Entrepreneur Center, Please visit
www.floridanec.org.**

Orlando SCORE Selected as National Chapter of the Year Finalist

SCORE "Counselors to America's Small Business" Honors Chapter for Its Success

Orlando, FL—The Orlando SCORE Chapter is recognized by the SCORE Association as a finalist for 2005 SCORE National Chapter of the Year. The chapter earned this consideration through its proven success in meeting the needs of the Orlando small business community.

The SCORE Chapter of the Year recognizes those chapters whose volunteer counselors have exceeded high standards for counseling small business clients. This includes expanding counseling offerings, community outreach, and programs that benefit local small businesses.

SCORE CEO Ken Yancey says, "Orlando SCORE volunteer counselors have demonstrated a strong commitment to ensuring the success of small businesses in their community." Yancey adds, "Last year, Orlando SCORE provided nearly 1,850 services through counseling and workshops, nearly double the previous year."

Fewer than 5 of SCORE's 389 chapters nationwide were selected for this award. Other finalists include Fort Wayne SCORE; Houston SCORE; and Louisville SCORE.

SCORE is a resource partner and is partially funded by the U.S. Small Business Administration. Since 1964, SCORE "Counselors to America's Small Business" has assisted more than 7 million aspiring entrepreneurs and small business owners through counseling and business workshops. More than 10,500 volunteer business counselors in 389 chapters serve their communities through entrepreneur education dedicated to the formation, growth and success of small businesses. For more information about starting or operating a small business, call 1-800/634-0245 for the SCORE chapter nearest you. Or, visit SCORE on the Web at www.score.org.

Contact YOUR Local SCORE Office! SCORE offers FREE small business counseling, workshops, and much more to help you start or grow your own small business!! Please visit www.SCORE.org

District Manager

921 North Nova Road, Suite A
Holly Hill, FL 32117
Office 386/255-6889
Fax: 386/255-0229

JACKSONVILLE #86

7825 Baymeadows Way, 100B
Jacksonville, FL 32256
Office: 904/443-1900
Fax: 904/443-1980
Email: counselor@scorejax.org
Web: www.scorejax.org

VOLUSIA/FLAGLER #87

921 North Nova Road, Suite A
Holly Hill, FL 32117
Office 386/255-6889
Fax: 386/255-0229
Email: score87@earthlink.net

ORLANDO #138

National Entrepreneur Center
Landmark One Building
315 East Robinson Street; Suite 100
Orlando, FL 32801
Office: 407/420-4844
Fax: 407-420-4845
Email: score@floridanec.org
Web: www.orlandoscore.org

GAINESVILLE #408

101 Southeast 2nd Place, Ste 104
Gainesville, FL 32601
Office: 352/375-8278
Fax: 352/375-5340 (on call)
Email: score@fdt.net
Web: www.score408.org

LAKE SUMTER #414

9501 US Highway 441
Leesburg, FL 34788
Office: 352/435-5031
Fax: 352/323-3624
Email: score414@lscc.cc.fl.us
Web: www.score414.com

OCALA #440

110 E. Silver Springs Blvd
Ocala, FL 34470
Office: 352/629-5959
Fax: 352/624-2149
Email: scoreocala@earthlink.net

CITRUS COUNTY #646

3810 S. Lecanto Highway
Building P1-101
Lecanto, FL 34461
Office: 352/621-0775
Fax: 413/683-7351
Email: score@cfcc.cc.fl.us
Web:

BAY COUNTY SCORE #652

c/o SBDC
2500 Minnesota Avenue
Lynn Haven, FL 32444
Office: 850/271-1108
Fax: 850/271-1109
Email: bayscore@knology.net
Web: www.nfci.org/score.htm

PASCO-HERNANDO CO SCORE # 439

6014 US Highway 19, Suite 302
New Port Richey, FL 34652
Office: 727/842-4638
Fax: 727/841-7266
Email: Score439@ij.net
Web: www.mytownads.com/score439

SUWANNEE VALLEY SCORE

840 SW Main Blvd.
Lake City, FL 32025
Office: 386/758-0433
Email: 1SCORE@flcrown.org

8(A) NEWS

Congratulations to the Following 8(a) Firms who have recently graduated from the program!!!

BUSINESS NAME	EXIT DATE
Herndon Consulting (HCI)	13-Oct-04
Jardon & Howard Technologies, Inc.	23-Feb-05
Dorr-Benn Communications	22-Mar-05

Congratulations to the following firms who have upcoming graduations!!!

BUSINESS NAME	EXIT DATE
Brindley Pieters & Associates, Inc.	09-May-05
Adpen Laboratories, Inc.	15-Jul-05
Ellis Environmental Group, LLC	09-Dec-05

In FY 2005, Over 59 8(a) Certified Firms contracted over \$167 Million with the Federal Government through March 1, 2005.

Congratulations North Florida!!

Photos of Recent Events



Grand Opening of the Jacksonville Women's Business Center on March 10th, 2005. The City, including Mayor Peyton, the Jacksonville Regional Chamber of Commerce, the SBA, and others were pre-



Arizona Cardinals Coach, Dennis Green shares words of wisdom at the Minority Leaders of Tomorrow Business Forum.



Administrator Barreto shares a few words on a panel discussion at the SBA & NFL's Minority Leaders of Tomorrow Business Forum held during the week of Super Bowl XXXIX on February 2, 2005.

Photos from the opening of the Alliance Women's Business Center in Orlando on March 9, 2005



Mayor Peyton and the staff at 1160 AM on his tour of Hispanic-owned small businesses with District Director, Wilfredo Gonzalez on November 5, 2004.



SBA SUCCESS Story

Well Known Veteran-Owned Business Assisted by SBA In It's Early Beginnings

Jacksonville, FL – If you live in the Jacksonville or Tallahassee area you probably are familiar with the family-owned and operated chain of retail tire and specialized automotive repair centers known as Sun Tire and Automotive Services or simply “Sun Tire” -

<http://www.suntire.com/home.html>.

The owner, Richard J. “Dick” Erickson, was born and raised in North Dakota. After high school, Dick served as an officer and helicopter pilot in the U.S. Marine Corps. He spent thirteen months in Viet Nam flying over 340 combat missions, most of which were Med-Evac. After leaving the military with the rank of Captain he decided to continue his education and graduated with a finance degree from North Dakota State University.



Dick and his wife, Diane, moved to the Florida Panhandle in the early 70's. It is here that he began his career in the tire industry. After working for someone else for a few years, Dick decided it was time to start his own business. In 1981, he opened his first Sun Tire location in Orange Park, Florida. That one store beginning has since grown to eight stores in the Jacksonville area and two in Tallahassee with over 85 employees.

One of the major challenges that Dick faced in starting his business was financing. This is where he turned to the Small Business Administration's Certified Development Company (CDC) 504 loan program through the Jacksonville Economic Development Company (JEDCO). Dick used this program for five of his ten locations twice in 1983, once in 1985, once in 1995 and once in 1997.

Today, Mr. Erickson oversees his multi-million dollar operation that is dedicated to providing personalized, professional services in clean, comfortable, pleasant surroundings — all at the lowest price available. They feature quality products and superior value with exceptional service. His business philosophy of “doing what is right” for both his employees and customers has helped make him very successful in the business world.

If asked, the most important factor in starting his business and growing it to where it is today, Dick tells you, without hesitation, that if he had not had the SBA's assistance he would not be where he is today, nor would his company probably even exist.

You might be wondering why this success story is about a successful business that no longer needs SBA assistance. Several items – The CDC/504 program is just as viable and useful today as it was back then - The program can be used several times, if needed – To demonstrate success can be obtained and sustained over a period of time with hard work and determination.

The Certified Development Company (504) Loan Program (504 Loan Program) is a long-term financing tool for economic development within a community. The 504 Program provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land, buildings and equipment. A Certified Development Company(CDC), such as JEDCO, is a nonprofit corporation set up to contribute to the

economic development of its community. CDCs work with the SBA and private-sector lenders to provide financing to small businesses. There are about 270 CDCs nationwide. Each CDC covers a specific geographic area. For CDCs located in North Florida, please visit www.sba.gov/fl/north.

Richard Erickson of Sun Tire Services, Inc. may be contacted at 6807 Stuart Lane South, Jacksonville, FL 32254, (904) 272-6168.

All SBA loan programs and services are open to veterans and all others on an equal basis. For information on the CDC/504 Loan Program please visit <http://www.sba.gov/financing/sbaloan/cdc504.html>. For all other SBA loan programs - <http://www.sba.gov/financing/index.html>.

Lender News



To receive monthly North Florida District Office Loan Reports and/or 504 Loan Reports, please e-mail lola.kress@sba.gov with your current contact information and desired reports and you will receive the data monthly via e-mail. Thanks!

In-House Lender Training June 14, 2005

8:30 am to 4:30 pm

Register on-line at www.sba.gov/fl/north

OPEN HOUSE AT THE SBA

For Our Lenders

**April 21, 2005
9:00 am to 4:00 pm**

**SBA North Florida District Office
Jacksonville, FL
(904) 443-1900**

SBA NORTH FLORIDA DISTRICT OFFICE
504 Loan Approvals by Number of Loans Made for FY 2005,
As of February 28, 2005

Lender	No. of Loans	Dollars
FLORIDA FIRST CAPITAL FINANCE CORPORATION, INC.	35	\$15,029,000.00
FLORIDA BUSINESS DEVELOPMENT CORPORATION	23	\$12,763,000.00
JACKSONVILLE ECONOMIC DEVELOPMENT COMPANY, INC.	8	\$ 3,700,000.00
BUSINESS DEVELOPMENT CORPORATION OF NORTHEAST FLORIDA, INC.	7	\$ 7,369,000.00
SOUTHWEST FLORIDA REGIONAL DEVELOPMENT CORPORATION	5	\$ 1,631,000.00
GULFCOAST BUSINESS FINANCE, INC.	5	\$ 3,141,000.00
TOTAL:	83	\$43,633,000.00

TOP 10 7(a) LENDERS Through February 28, 2005

Lender Name	Number of Loans	Dollar Amount
BANK OF AMERICA, NATIONAL ASSOCIATION	202	\$ 6,691,100.00
CAPITAL ONE, FEDERAL SAVINGS BANK	67	\$ 3,215,000.00
BANCO POPULAR NORTH AMERICA	44	\$ 8,060,000.00
INNOVATIVE BANK	26	\$ 170,000.00
WACHOVIA BANK, NATIONAL ASSOCIATION	25	\$10,292,900.00
BANKFIRST	22	\$ 6,371,800.00
CIT SMALL BUSINESS LENDING CORPORATION	20	\$ 9,750,200.00
BUSINESS LOAN CENTER, LLC	14	\$ 1,940,000.00
FIRST COAST COMMUNITY BANK	14	\$ 5,919,000.00
SUNTRUST BANK	12	\$ 611,600.00

SBA North Florida District Office Loans By County as of February 28, 2005

County	Number of Loans	Dollar Amount
ALACHUA	21	\$ 3,660,000.00
BAKER	1	\$ 10,000.00
BAY	9	\$ 1,666,000.00
CITRUS	4	\$ 80,000.00
CLAY	17	\$ 760,000.00
COLUMBIA	2	\$ 100,000.00
DUVAL	120	\$ 27,654,100.00
ESCAMBIA	15	\$ 2,076,009.00
FLAGLER	5	\$ 215,000.00
GADSDEN	1	\$ 1,191,000.00
HERNANDO	9	\$ 700,200.00
JACKSON	3	\$ 200,000.00
JEFFERSON	1	\$ 204,000.00
LAKE	19	\$ 5,186,000.00
LEON	14	\$ 4,487,000.00
LEVY	2	\$ 569,100.00
MADISON	1	\$ 155,000.00
MARION	18	\$ 3,277,200.00
NASSAU	18	\$ 5,594,000.00
OKALOOSA	16	\$ 1,361,800.00
ORANGE	167	\$ 34,552,800.00
PUTNAM	6	\$ 1,256,100.00
SANTA ROSA	16	\$ 6,587,600.00
SEMINOLE	63	\$ 12,525,200.00
ST. JOHNS	34	\$ 10,921,400.00
SUMTER	5	\$ 544,000.00
SUWANNEE	1	\$ 354,000.00
VOLUSIA	54	\$ 9,329,900.00
WAKULLA	1	\$ 1,166,000.00
WALTON	3	\$ 322,000.00
TOTAL:	646	\$ 136,705,409.00